

**Amendments to the Claims:**

The listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Claim 1 (currently amended): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system comprising:

a master database for storing ~~said~~ the card number and balance information of ~~said~~ the pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and ~~said~~ the master database for authenticating ~~said~~ the pre-paid card, settling ~~said~~ the authenticated pre-paid card and balancing from ~~said~~ the balance information of ~~said~~ the corresponding card number of ~~said~~ the pre-paid card through inquiry to ~~said~~ the master database when a request for settlement is received through ~~said~~ the telephone network; and

a settlement server being connected to a data communication network and ~~said~~ the pre-paid calling card system for authenticating ~~said~~ the pre-paid card, settling ~~said~~ the authenticated pre-paid card and balancing from ~~said~~ the balance information of ~~said~~ the corresponding card number of ~~said~~ the pre-paid card by inquiry to ~~said~~ the master database through ~~said~~ the pre-paid calling card system when a request for settlement is received through ~~said~~ the data communication network;

wherein payments of various goods, telephone and other services respectively requested through ~~said~~ the telephone network and ~~said~~ the data communication network being integrally carried out with the one ~~said~~ pre-paid card through ~~one-said~~ the master database.

Claim 2 (previously presented): The electronic payments system according to claim 1, further comprising a cyber card site for allocating a specific pre-paid card

number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet.

Claim 3 (previously presented): The electronic payments system according to claim 2, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 4 (previously presented): The electronic payments system according to claim 2, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

Claim 5 (currently amended): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system comprising:

a master database for storing ~~said~~ the card number and balance information of ~~said~~ the pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and ~~said~~ the master database for authenticating ~~said~~ the pre-paid card, settling ~~said~~ the authenticated pre-paid card and balancing from ~~said~~ the balance information of ~~said~~ the corresponding card number of ~~said~~ the pre-paid card through inquiry to ~~said~~ the master database when a request for settlement is received through ~~said~~ the telephone network; and

a settlement server being connected to a data communication network and ~~said~~ the pre-paid calling card system for authenticating ~~said~~ the pre-paid card, settling ~~said~~ the authenticated pre-paid card and balancing from ~~said~~ the balance information of ~~said~~ the corresponding card number of ~~said~~ the pre-paid card by inquiry to ~~said~~ the master database through ~~said~~ the pre-paid calling card system when a request for settlement is received through ~~said~~ the data communication network;

wherein payments of various goods, telephone and other services respectively requested through ~~said the~~ telephone network and ~~said the~~ data communication network being integrally carried out with the one ~~said~~ pre-paid card through ~~one said the~~ master database at about the same time.

Claim 6 (previously presented): The electronic payments system according to claim 5, further comprising a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet.

Claim 7 (previously presented): The electronic payments system according to claim 6, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 8 (previously presented): The electronic payments system according to claim 6, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.

Claim 9 (currently amended): An electronic payments system wherein a real or virtual multifunctional pre-paid card allocated a specific card number is issued to a user through a cyber card site for allocating a specific pre-paid card number and transferring the same to the user after settlement for purchase of the pre-paid card according to purchase request by the user through the Internet, and the user settles payment for goods or telephone and other services using the allocated card number of the prepaid card, the system consisting essentially of:

a master database for storing ~~said the~~ card number and balance information of ~~said the~~ pre-paid card issued to the user and managing the same;

a pre-paid calling card system connected to a telephone network and ~~said the~~ master database for authenticating ~~said the~~ pre-paid card, settling ~~said the~~ authenticated pre-paid card and balancing from ~~said the~~ balance information of ~~said the~~ corresponding card number of ~~said the~~ pre-paid card through inquiry to ~~said the~~ master database when a request for settlement is received through ~~said the~~ telephone network; and

a settlement server being connected to a data communication network and ~~said the~~ pre-paid calling card system for authenticating ~~said the~~ pre-paid card, settling ~~said the~~ authenticated pre-paid card and balancing from ~~said the~~ balance information of ~~said the~~ corresponding card number of ~~said the~~ pre-paid card by inquiry to ~~said the~~ master database through ~~said the~~ pre-paid calling card system when a request for settlement is received through ~~said the~~ data communication network;

wherein payments of various goods, telephone and other services respectively requested through ~~said the~~ telephone network and ~~said the~~ data communication network being integrally carried out with ~~the one said~~ pre-paid card through ~~one said the~~ master database.

Claim 10 (previously presented): The electronic payments system according to claim 9, wherein the cyber card site inquiring whether the pre-paid card purchased by the user is used by the user or is given to others as a gift from the user, and when chosen as a gift, transferring the card number of the purchased pre-paid card to an E-mail address of the other person being designated by the user.

Claim 11 (previously presented): The electronic payments system according to claim 9, wherein the cyber card site has a function for receiving the card number of the pre-purchased pre-paid card from the user in response to a recharge request from the user, wherein the user having access to the site through the Internet, and proceeding to settle payment for recharge relative to the received card number of the pre-paid card.